

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **CHAPTER 13**
MICHAEL E. WILDER :
:
Debtor(s) : **NO. 15-13563 SR**

CHAPTER 13 PLAN

1. The Debtor(s) shall pay the Trustee the total sum of \$19,800.00 over a period of fifty-five (55) months.

The sum of \$360.00 per month for fifty-five (55) months, starting in June 2015.

2. From the payments so received the Trustee shall make disbursements in the following order:

A. First:

(i) Trustee's commission.(Percentage fees payable to the trustee will be paid at the rate fixed by the United States Trustee, not to exceed ten (10%) percent.

(ii) The attorney fees for \$2,310.00 owed to Michael A. Latzes, Esquire

B. Second:

(a) Holder of allowed secured claims shall retain their liens securing such claims and shall be paid as follows:

(i) The entire car loan of \$15,700.00 (\$14,000.00 at 5%) owed to American Credit Acceptance, LLC.

C. Third:

(a) Full payment of deferred cash payments entitled to priority under 11 U.S.C. Section 507:

D. Fourth:

(i) Any remaining balance shall be paid pro rata to unsecured creditors that file a Proof of Claim in a timely manner.

3. Upon completion of this or any other duly confirmed plan, as amended, or such earlier time when full payment under the plan is received by any of the respective creditors, all tax liens, security interests or mortgages that are paid in full, as such underlying obligations are finally determined by the Court, shall be satisfied of record without additional cost to the Debtor.

4. Upon completion of this or any other duly confirmed plan, as amended, all creditors listed in the Debtor's Schedules shall be discharged..

5. The following executory contracts of the Debtor are rejected: NONE

6. The following leases of the Debtor are assumed: NONE

7. Property of the estate, being any property or income obtained prior or subsequent to an order confirming the Debtor's Chapter 13 Plan, will vest in the Debtor upon confirmation, and the Debtor shall have the sole right to the use and possession of same.

/S/
(DEBTOR)

/S/ MICHAEL E. WILDER
(DEBTOR) MICHAEL E. WILDER